IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant Nicholas Frattalone

Title Method And System For Implementing a Combined Investment

Application No. 09/923,161 Confirmation No. 1517 Filing Date August 6, 2001 Art Unit 3693

Atty File No. 32958.00007 Examiner Jocelyn Greimel

FILED ELECTRONICALLY ON USPTO EFS-WEB ON DECEMBER 29, 2008 BY PETER J. BUTCH III, REG. NO. 32,203

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313

REPLY PURSUANT TO 37 C.F.R. § 1.111

Sir:

In response to the outstanding non-final Official Action mailed June 26, 2008, the following claim amendments and remarks are being submitted by Applicant with a three-month Petition for Extension of Time for consideration by the Examiner.

Amendments to the claims begin on page 2 of this document.

Remarks begin on page 7 of this document.